

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: : Case No.: 19-22451 CMB
: :
Philip J. Terravecchia, Jr. and Susan L. : Chapter 13
Terravecchia, : 47
: Document No.: _____
Debtors. :
: :
Philip J. Terravecchia, Jr., :
: :
Movant, :
: :
vs. :
: :
Discover Bank, :
: :
Respondent.

**ENTERED BY DEFAULT
ORDER**

AND NOW, upon consideration of the Debtors' motion to avoid judgment lien, the court orders, adjudges, and decrees as follows:

1. The judgment entered by respondent, Discover Bank, for \$1,079.60 against Phil J. Terravecchia at No. 1114 of 2018, G.D. Fayette County Court of Common Pleas, impairs Debtor/Husband's exemption under 11 U.S.C. §522(d)(1).
2. The aforesaid judgment lien of Discover Bank is hereby avoided and cancelled in its entirety.

Dated: 10/27/2020 _____

FILED
10/27/20 1:22 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT,


United States Bankruptcy Judge **dmk**

In re:
Philip J. Terravecchia, Jr.
Susan L. Terravecchia
Debtor(s)

Case No. 19-22451-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2020

User: dsaw
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Philip J. Terravecchia, Jr., Susan L. Terravecchia, 174 Coal Street, Lemont Furnace, PA 15456-1080

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Susan L. Terravecchia, 174 Coal Street, Lemont Furnace, PA 15456-1080

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Plaintiff Philip J. Terravecchia Jr. zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Debtor Philip J. Terravecchia Jr. zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	

District/off: 0315-2

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Total Noticed: 1

on behalf of Joint Debtor Susan L. Terravecchia zmwchapter13@gmail.com
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Daniel R. White

on behalf of Plaintiff Susan L. Terravecchia zmwchapter13@gmail.com
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC as Servicer for Deutsche Bank National Trust Company, as Trustee for
First Franklin Mortgage Loan Trust 2006-FF13, Mortgage Pass-Through Certificates, Series 2006-FF13
kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC, As Servicer For Wilmington Savings Fund Society, FSB, DBA, Christina
Trust, Not In Its Individual Capacity, But Solely In Its Capacity As Owner Trustee For WF 19 Grant kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9